



Order Filed on October 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

23-11368 BKOBJ01
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Wells Fargo Bank, N.A.

In Re:

Jose Tobar Valle DBA Abraham General Construction,
LLC

Case No: 23-15001-VFP

Hearing Date: October 10,
2024

Judge: Vincent F. Papalia

Chapter: 11

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

DATED: October 11, 2024



Honorable Vincent F. Papalia
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)	
23-11368 BKOBJ01 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Wells Fargo Bank, N.A.	
In Re:	Case No: 23-15001-VFP
Jose Tobar Valle DBA Abraham General Construction, LLC	Hearing Date: October 10, 2024
	Judge: Vincent F. Papalia
	Chapter: 11

The Consent Order pertains to the property located at 472 Glebe Street, Orange, NJ 07050 ("Property"), mortgage account ending with "8359";

This Matter having been brought before the Court by Erin Kennedy, Esquire, attorney for Debtor, Jose Tobar Valle (hereinafter the "Debtor"), upon the filing of a Fourth Modified Combined Plan of Reorganization and Disclosure Statement, Wells Fargo Bank, N.A. (hereinafter the "Creditor") by and through its attorneys, Brock and Scott, PLLC, having filed an Objection to the Confirmation of said Fourth Modified Combined Plan of Reorganization and Disclosure Statement and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Parties agree that this Consent Order shall be made part of any Confirmation Order.
2. The Parties agree that the Effective Date of the Fourth Modified Combined Plan of Reorganization and Disclosure Statement shall be thirty (30) days from the date the Confirmation Order becomes final and non-appealable.
3. The Debtor agrees that they shall cure the full amount of the pre-petition arrears listed Creditor's valid secured Proof of Claim (#9), which lists pre-petition arrears totaling \$5,853.58, on or before the Effective Date.

4. The Debtor and/or the Debtor's adult children shall complete a refinance of the Property within one hundred and twenty (120) days of the Effective Date, paying Creditor's lien off in full pursuant to a valid payoff letter to be provided by the Creditor good through the closing date of the refinance.

5. The Debtor shall make regular monthly mortgage payments on the first of each month in the current amount of \$1,955.17 while Confirmation, the Effective Date and the refinance described above are pending.

6. If the Debtor and/or the Debtor's adult children fail to cure the pre-petition arrears on or before the Effective Date, fail to make any regular monthly mortgage payment within thirty (30) days of the date it becomes due, or fail to complete a refinance of the Property within one hundred and twenty (120) days of the Effective Date, then the Creditor may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Property and dismissing the Chapter 11 Bankruptcy as to Creditor only by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order.

7. If the Bankruptcy is dismissed or converted to another Chapter, this Consent Order shall be void.

The undersigned hereby consent to the form,
Content and entry of the within Order:

BROCK AND SCOTT, PLLC

Wells Fargo Bank, N.A.

By Its Attorney,

/s/ Matthew Fissel

Matthew Fissel, Esquire

(Bar No. 038152012)

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Dr.

Winston-Salem, NC 27103

Telephone: 844-856-6646

Facsimile: 704-369-0760

E-Mail: NJBKR@brockandscott.com

DEBTOR

By Their Attorney,

/s/ Erin J. Kennedy

Erin Kennedy, Esquire

Attorney for Debtor

365 West Passaic Street,

Suite 400,

Rochelle Park, NJ 07662

Phone Number: (201) 845-1000

Fax: 201-655-6650

Email: ekennedy@Formanlaw.com

Dated: 10/10/2024

Dated: October 9, 2024

In re:
Jose Tobar Valle
Debtor

Case No. 23-15001-VFP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 11, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Tobar Valle, 39 Condit Terrace, West Orange, NJ 07052-4811
aty	+ Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Danielle Cohen	on behalf of Creditor CAMPBELL FOUNDRY COMPANY dcohen@tesseractcohen.com jgalano@tesseractcohen.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2007-AR7 MORTGAGE PASS-THROUGH CERTIFICATES Series 2007-AR7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erin Kennedy	on behalf of Plaintiff Jose Tobar Valle ekennedy@formanlaw.com jkislal@formanlaw.com
Erin Kennedy	

District/off: 0312-2

User: admin

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Date Rcvd: Oct 11, 2024

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Total Noticed: 2

on behalf of Debtor Jose Tobar Valle ekennedy@formanlaw.com jkisola@formanlaw.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Kenneth Borger, Jr

on behalf of Creditor LakeView Loan Servicing LLC kborker@raslg.com

Matthew K. Fissel

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Rebecca K. McDowell

on behalf of Creditor First Bank rmcowell@slgcollect.com anovoa@slgcollect.com

Robert L. Saldutti

on behalf of Creditor First Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;anovoa@slgcollect.com

Steven Eisenberg

on behalf of Creditor Caliber Home Loans Inc. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia T. Shea

on behalf of Creditor Selective Insurance Company of America vshea@mdmc-law.com gbressler@mdmc-law.com

TOTAL: 14